

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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First Named Inventor: Christopher WARNOCK  
Serial No.: 09/498,944  
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Art Unit: 3621  
Confirmation Number: 9493  
Examiner: Nancy T. LE  
Title: METHOD AND APPARATUS FOR IMPROVED  
INFORMATION TRANSACTIONS  
Attorney Docket No.: EBRY0001

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February 3, 2009

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE**

Examiner Le:

This is in response to the Office Action, mailed 03 September 2008 for the above-identified patent application. **Replacement Claims** begin on Page 2. **Remarks** begin on Page 10.

Applicant does not believe that filing of this response will incur additional fees. However, the Commissioner is authorized to charge any fees due to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862.